

News from Citizens Advice Swale

April 2025

Are you worried about debt and rising bills?

With energy, water and broadband bills on the rise, it's getting increasingly difficult for many people to cover their expenses. It's important to know you're not alone in finding things difficult and that financial support might be available to help ease the burden.

Checking benefits eligibility

A significant number of eligible people don't claim the benefits that are available to them, so it's important to understand what you're entitled to. You may be able to claim benefits if, for example, you're at working age and on a low income, you're sick or disabled, are of State Pension age with a low income or no income, or if you're a carer. Contact us for help with checking you're receiving everything you're entitled to.

Reducing outgoings

If you claim benefits or are on a low income, you may be eligible for a reduction in Council Tax. Discounts can also be given to students, those living with a carer, or people who live alone, to name some examples. If you have children and claim certain benefits, or are on a low income, you may qualify for free school meals, transport to school, or support with the cost of uniform.

We may be able to help you pay for things like energy and water bills, food or other essential costs, through the Household Support Fund. Contact us to find out more.

To reduce other expenses, you may be able to switch to a cheaper broadband deal, get a water meter fitted, or access discounted travel options. We can help with this too.

Creating a budget and prioritising bills

If you're finding it difficult to stay on top of bills, budgeting tools like the one on the MoneyHelper website can be very useful in helping you understand what money you have coming in and going out each month.

If you're behind on bills, you should prioritise paying rent, mortgage payments, Council Tax and energy bills, as these are known as 'priority' debts which have the most serious consequences if missed. Once

you've got priority debts under control, you should look at credit card or store card debts, missed Buy Now Pay Later payments or payday loans.

Whatever debt you're dealing with, it's important to speak to the person or company you owe money to as early as you can. You could show them a copy of your budget to let them know what your financial situation is and then see if there are any steps you can take to start dealing with your debt.

Just remember, you're not alone and we're here to support you.

Here's how to contact us for advice:

Drop-in sessions (no appointment necessary)

Monday, 10am-12pm, Swale House, Sittingbourne

Tuesday, 10am-12pm, Sheppey Gateway, Sheerness (except the second Tuesday of every month, which is held at Sheerness East Working Mens Club)

Tuesday, 11.30am-1.30pm, Murston Family Hub, Tonge Road

Wednesday & Friday, 10am-12pm, 43 Stone Street, Faversham

Telephone advice

Call Adviceline on freephone 0808 278 7979 (Monday-Friday 10am-3.30pm)

Email advice

Contact us online at www.citizensadviceswale.uk/email-general-advice (Monday-Wednesday)

Debt advice

Request a call back from our specialist money advice team at www.citizensadviceswale.uk/debt

To stay up to date with our opening times, please visit www.citizensadviceswale.uk or follow us on Facebook.